

*Does your agency need to accept customer payments via the web?*

*Do your customers prefer to pay your agency using a credit card?*

*Do your commercial customers prefer to pay your agency using e-check?*

# PAYMENT GATEWAY

*Proven, cost effective, flexible, and secure web payment services for your agency*

The Arizona @ Your Service (AAYS) Payment Gateway is a proven, cost effective, flexible, and secure web payment solution for your agency's web applications. Payment Gateway provides your agency with a powerful 24x7 service for accepting credit cards, e-check, and alternative forms of payment from your agency's website while simplifying financial administration tasks — at a fraction of the cost of developing and supporting your own payment solution! You gain the benefits of a monitored, robust, centralized payment infrastructure, and your financial administrator retains control over your agency's accounting policies.

***With Payment Gateway you gain a powerful payment solution, you retain complete control of your finances, and you save money.***

## BENEFITS

- Your agency gains a proven and powerful payment solution.
- "On-demand" transaction pricing and low discount fees save your agency money.
- Utilizing a state-shared infrastructure reduces cost.
- Customer satisfaction with your agency increases while your agency saves money.
- Customers can choose their preferred method of payment.
- Your agency can choose how to present the payment pages.
- Automated GAO/AFIS reporting and transaction logs improve your financial administrator's control over agency finances. (This applies to state agencies only.)
- Payment Gateway easily "plugs in" to your agency's web environment.
- Technical support is always available.



## "On-Demand" Transaction Pricing and Low Discount Fees

### Save Your Agency Money

With Payment Gateway, your agency pays only for transactions processed — low transaction and discount fees are applied on a per-transaction basis. Payment Gateway further reduces costs by absorbing many of the typical merchant costs associated with other payment processing and services.

## Shared Infrastructure Reduces Cost to Your Agency

Payment Gateway provides the necessary infrastructure to manage all of your agency's web payment needs. Because your agency doesn't have to provide the infrastructure (and doesn't have to develop and support a proprietary payment solution), your agency saves money.

## Increase Customer Satisfaction While Saving Your Agency Money

Your customers no longer have to visit your agency's offices or bother with a check in order to pay for your agency's services or goods. Providing your customers a fast, convenient, and secure method for paying online will improve your customer's opinion of your agency. Furthermore, because fewer people will pay by check, your agency will receive fewer bad checks, so the effort and cost related to collecting for bad checks will be reduced.

## Your Customers Choose the Method of Payment They Prefer

With Payment Gateway, your agency can accept payments by all major credit cards, e-checks, and even alternative forms of payment like gift cards issued by major credit card companies. Your agency can choose to offer all methods of payment to your customers, or to select only the specific method(s) of payment most appropriate for your agency application and your payment requirements . . . and you can change the methods of payment your agency offers without having to rewrite your applications.

## Your Agency Can Choose How to Present Web Payment Pages

The Payment Gateway **Web Services** interface allows your agency to develop the complete user experience, including authoring and maintaining the web pages used to collect credit card information from your customers.

The Payment Gateway **Secure Payment Pages** interface allows you to integrate the AAYS payment pages into your agency's web application, leveraging existing AAYS software assets and the extensive usability testing of our AAYS customer web pages and interactive model.

## Online Reports Increase Your Financial Administrator's Control

Online reports give your agency financial administrator increased control over financial reporting. Payment Gateway provides secure, online access to your complete transaction history and your financial clearinghouse reports. Even better, Payment Gateway automatically handles GAO/AFIS reporting of all your transactions (applies to state agencies only).

## Simply Plug It In

Adding Payment Gateway as your payment solution is fast and simple and involves no risk. It quickly and easily "plugs in" to your agency's web environment providing a comprehensive web payment solution for new or existing applications.

## Technical Support Is Always Available

Technical support is available 24x7 to assist your financial administrator.



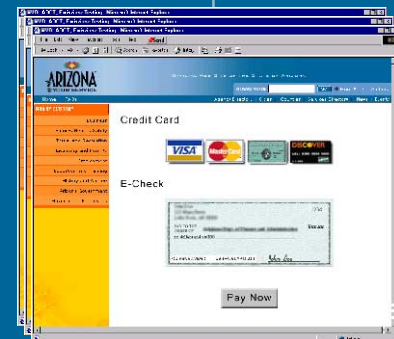
1

A customer on your agency's website selects the item or service they wish to buy and clicks the "Pay Now" button...

Your agency's website posts a request to the Payment Gateway, passing payment-related parameters (e.g., Merchant Number, Amount to Be Charged, Unique Order Number, etc.).

2

The customer provides payment information to Payment Gateway.



Payment Gateway collects payment information, performs payment fund verification, and adds the payment to the nightly batch. (Each night, funds from Payment Gateway transactions are transferred from the appropriate credit card institutions to your account.)

After collecting payment information, Payment Gateway posts results to your agency's server with transaction-related parameters (e.g., Transaction ID, Amount Charged, etc.).



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Your website regains the customer's web session.

## CONTACT

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